

interest in and to the Leased Premises. Such insurance shall name Lessee as an additional insured. In addition, Lessor, at Lessor's sole expense, shall carry insurance against perils customarily included within all-risk and fire and extended coverage on the Leased Premises and all window glass in the Leased Premises, in an amount equal to the full replacement value thereof, excluding any value attributable to fixtures or personal property of Lessee. The insurance policy shall be issued in the name of Lessor and Lessee as their interests appear.

General Requirements. All insurance required pursuant to this Lease shall: (i) be issued by responsible insurance companies authorized to do business in the State in which the Leased Premises is located; and (ii) contain an endorsement requiring thirty (30) days prior notice from the insurance company to both parties before cancellation or change in the coverage, scope or amount of any policy. Each policy to be obtained by a party hereunder, or a certificate of the policy, shall be deposited with the other party to this Lease at the commencement of the term hereof, and on renewal of the policy not less than thirty (30) days before expiration of the term of the policy. All policies carried by Lessee may contain Lessee's standard deductibles and may be in one or more blanket, umbrella or excess liability policies covering other locations and activities.

Increase in Coverage. At the end of each five year period throughout the term of the Lease, Lessor and Lessee agree that the amounts of coverage as hereinabove stated shall be increased so as to be commensurate with coverage being then provided in commercial policies in Macon County.

XVII. HOLD HARMLESS

The Lessee agrees to indemnify and save harmless the Lessor from and against all claims of whatever nature arising from any act of omission or negligence of the Lessee or the Lessee's agents, servants, or employees, or to the property of any person, occurring during the term hereof in or about the premises, unless such claims arise from any act, omission, or negligence of the Lessor, Lessor's agents, servants or employees. The indemnity and hold harmless agreement shall include indemnity against all reasonable costs, expenses and liabilities incurred in or in connection with any such claim proceeding brought thereon, the reasonable expense of investigating the same and the defense thereof.

XVIII. ASSIGNMENT AND SUBLEASE

Lessee shall not have the right to assign its interest under this Lease, except with the written consent of Lessor, such consent to not be unreasonably withheld.

Lessee shall not sublet the Leased Premises or any portion thereof to another party without the express written consent of Lessor, except that such approval shall not be unreasonably withheld.